

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
Rodney A. Schilling and Renee L. Schilling, ) Case No. 22-10260-JCM  
 ) Chapter 13  
Debtors )

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☐ a plan modification sought by: Debtors to provide for mortgage payment changes.
- ☐ a motion to lift stay  
as to creditor
- ☐ Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated May 27, 2022
- ☐ Amended Chapter 13 Plan dated

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

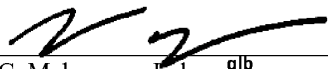
- ☐ Debtors' Plan payments shall be changed from \$ 4,823.00 to \$ 5,100.00 per month, effective December, 2023 ; and/or the Plan term shall be changed from        months to        months.
- ☐ In the event that Debtors fail to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtors shall file and serve        on or before        .
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as        may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: Huntington Bank claim 2 shall govern following all payment changes of record.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 4th day of December, 2023

  
\_\_\_\_\_  
John C. Melaragno, Judge <sup>glb</sup>  
United States Bankruptcy Court

SIGNED  
12/4/23 9:11 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

/s/Lauren M. Lamb  
Counsel to Debtors  
Lauren M. Lamb, Esquire  
STEIDL & STEINBERG  
28<sup>th</sup> Floor-Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 209201  
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Rodney A. Schilling  
Renee L. Schilling  
Debtors

Case No. 22-10260-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 5

Date Rcvd: Dec 04, 2023

Form ID: pdf900

Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Rodney A. Schilling, Renee L. Schilling, 4458 Pitts Road, Adamsville, PA 16110-1324
15489121	+ AES, 5996 W. Touhy Ave., Niles, IL 60714-4610
15489128	BB&T, Po Box 25217, Winston Salem, NC 27114

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Dec 05 2023 00:01:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 05 2023 00:14:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15510979	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Dec 05 2023 00:14:26	Aidvantage on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15498963	Email/PDF: bncnotices@becket-lee.com	Dec 05 2023 00:13:32	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15489124	+ Email/PDF: bncnotices@becket-lee.com	Dec 05 2023 00:24:41	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15489122	+ Email/PDF: bncnotices@becket-lee.com	Dec 05 2023 00:14:29	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15489129	Email/Text: bankruptcy@bbandt.com	Dec 05 2023 00:01:00	BB&T, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894
15489126	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 05 2023 00:01:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15489127	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 05 2023 00:01:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15501779	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 05 2023 00:01:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
15489132	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 05 2023 00:14:12	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15489130	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 05 2023 00:14:09	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15497891	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 05 2023 00:13:30	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15489136	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 05 2023 00:14:27	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15489137	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-1

User: auto

Page 2 of 5

Date Rcvd: Dec 04, 2023

Form ID: pdf900

Total Noticed: 71

		Dec 05 2023 00:14:28	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15489138	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 05 2023 00:13:30	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15489139	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 05 2023 00:14:29	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15489141	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 05 2023 00:01:00	Comenity Bank/Peebles, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15489140	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 05 2023 00:01:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
15489143	+ Email/PDF: creditonebknottifications@resurgent.com		
		Dec 05 2023 00:13:58	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15489142	+ Email/PDF: creditonebknottifications@resurgent.com		
		Dec 05 2023 00:13:32	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15489145	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Dec 05 2023 00:01:00	First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15489144	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Dec 05 2023 00:01:00	First National Bank, 4140 E State St, Hermitage, PA 16148-3401
15490068	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Dec 05 2023 00:01:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15489147	+ Email/Text: bankruptcy@huntington.com		
		Dec 05 2023 00:01:00	Huntington, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124
15489146	Email/Text: bankruptcy@huntington.com		
		Dec 05 2023 00:01:00	Huntington, Huntington Banks, Columbus, OH 43216
15489148	+ Email/Text: bankruptcy@huntington.com		
		Dec 05 2023 00:01:00	Huntington Bank, Po Box 1558, Columbus, OH 43216-1558
15489149	+ Email/Text: bankruptcy@huntington.com		
		Dec 05 2023 00:01:00	Huntington Bank, Attn: Bankruptcy, Po Box 89424, Cleveland, OH 44101-6424
15489135	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 05 2023 00:14:26	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15489134	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 05 2023 00:13:43	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15500429	+ Email/Text: RASEBN@raslg.com		
		Dec 05 2023 00:01:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15489151	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 05 2023 00:01:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15489150	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 05 2023 00:01:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15497265	Email/PDF: resurgentbknottifications@resurgent.com		
		Dec 05 2023 00:13:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15506079	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 05 2023 00:01:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15489152	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Dec 05 2023 00:01:00	Mrc/united Wholesale M, 350 Highland, Houston, TX 77009-6623
15489153	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Dec 05 2023 00:01:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15507222	Email/Text: nsm_bk_notices@mrcooper.com		
		Dec 05 2023 00:01:00	Nationstar Mortgage LLC, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9741
15489157	+ Email/PDF: pa_dc_claims@navient.com		

District/off: 0315-1

User: auto

Page 3 of 5

Date Rcvd: Dec 04, 2023

Form ID: pdf900

Total Noticed: 71

		Dec 05 2023 00:14:27	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15489154	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Dec 05 2023 00:14:27	Navient Solutions Inc, Po Box 9635, Wilkes Barre, PA 18773-9635
15489160	+ Email/Text: angela.abreu@northwest.com	Dec 05 2023 00:01:00	Northwest Bank, 100 Liberty St, Warren, PA 16365-2497
15489161	+ Email/Text: angela.abreu@northwest.com	Dec 05 2023 00:01:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15503278	Email/Text: Bankruptcy.Notices@pnc.com	Dec 05 2023 00:01:00	PNC Bank, National Association, Attn: Bankruptcy Dept., 3232 Newmark Drive, Miamisburg, OH 45342
15489163	Email/Text: Bankruptcy.Notices@pnc.com	Dec 05 2023 00:01:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15489162	Email/Text: Bankruptcy.Notices@pnc.com	Dec 05 2023 00:01:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15507337	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2023 00:14:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15505242	Email/Text: bnc-quantum@quantum3group.com	Dec 05 2023 00:01:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15490225	+ Email/Text: bankruptcy@bbandt.com	Dec 05 2023 00:01:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
15489641	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:14:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15489166	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:24:45	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15489164	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:14:02	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15489169	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:14:07	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
15489168	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:14:26	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15489171	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:14:26	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15489170	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:13:33	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
15489173	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:13:40	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15489172	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:14:06	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15489174	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:13:38	Synchrony Bank/Sams, Po Box 965005, Orlando, FL 32896-5005
15489175	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:14:34	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15489176	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:13:25	Synchrony/PayPal Credit, Po Box 965005, Orlando, FL 32896-5005
15489177	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 05 2023 00:13:35	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15490120	+ Email/Text: bankruptcy@huntington.com	Dec 05 2023 00:01:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15489180	+ Email/Text: electronicbkydocs@nelnet.net	Dec 05 2023 00:01:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

District/off: 0315-1

User: auto

Page 4 of 5

Date Rcvd: Dec 04, 2023

Form ID: pdf900

Total Noticed: 71

15489178	+ Email/Text: electronicbkydocs@nelnet.net	Dec 05 2023 00:01:00	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
15490995	Email/Text: electronicbkydocs@nelnet.net	Dec 05 2023 00:01:00	United States Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973
15489182	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 05 2023 00:14:10	Wells Fargo Bank NA, Po Box 14517, Des Moines, IA 50306-3517
15489183	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 05 2023 00:14:29	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
15498940	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 05 2023 00:14:17	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 68

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
15499886	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15489125	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15489123	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15489133	*+	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15489131	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15489158	*+	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15489159	*+	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15489155	*+	Navient Solutions Inc, Po Box 9635, Wilkes Barre, PA 18773-9635
15489156	*+	Navient Solutions Inc, Po Box 9635, Wilkes Barre, PA 18773-9635
15489167	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15489165	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15489181	*+	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
15489179	*+	USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 1 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2023 at the address(es) listed below:

Name	Email Address
------	---------------

District/off: 0315-1

User: auto

Page 5 of 5

Date Rcvd: Dec 04, 2023

Form ID: pdf900

Total Noticed: 71

Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com

Charles Griffin Wohlrab

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com

Lauren M. Lamb

on behalf of Joint Debtor Renee L. Schilling  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;  
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Lauren M. Lamb

on behalf of Debtor Rodney A. Schilling  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;  
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 6